

## ABSTRACT

[0032] An apparatus and method for validating a credit card over a wireless network. The apparatus includes a gateway for sending a credit card validation reply message to a wireless device in response to receiving a credit card validation request message from the wireless device, the request message including credit card information for identifying a credit card to be validated. The method includes sending a first credit card validation request message to a gateway from a wireless device, the first request message including credit card information for identifying a credit card to be validated; sending a second credit card validation request message and the credit card information from the gateway over an external network in communication with the gateway to a credit card validation service provider for processing the credit card information; receiving by the gateway a first credit card validation reply message from the credit card validation service provider over the external network; and sending a second credit card validation reply message from the gateway to the wireless device.